B1 (Official Form 1)(04/13)	~· · -			~ .			
	States Baiddle Dista						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Rickelmann, Clint Gregory					of Joint De	ebtor (Spouse	e) (Last, First, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years						Joint Debtor in the last 8 years trade names):
Last four digits of Soc. Sec. or Individual-Taxpe (if more than one, state all) xxx-xx-8337	ayer I.D. (ITIN	I)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	r Individual-Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 151 Forest Lakes Blvd Naples, FL	and State):			Street	Address of	Joint Debtor	r (No. and Street, City, and State):
Napies, FL			ZIP Code				ZIP Code
County of Residence or of the Principal Place o	f Business:		34105	Count	y of Reside	ence or of the	Principal Place of Business:
Mailing Address of Debtor (if different from str	reet address):			Mailir	g Address	of Joint Debt	tor (if different from street address):
			ZIP Code				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r						I
Type of Debtor (Form of Organization) (Check one box)	N		of Business one box)				of Bankruptcy Code Under Which Petition is Filed (Check one box)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	☐ Health C			dofinad	Chapt	er 7	
☐ Corporation (includes LLC and LLP)		S.C. § 1	ear Estate as 101 (51B)	derined	☐ Chapt☐		☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
☐ Partnership☐ Other (If debtor is not one of the above entities,	☐ Railroad ☐ Stockbro	ker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition		
check this box and state type of entity below.)	☐ Commod		oker		☐ Chapt	er 13	of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:		ax-Exe	mpt Entity		<u> </u>		Nature of Debts (Check one box)
•	(Ch Debtor is		, if applicable				
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under Titl	e 26 of	the United St l Revenue Co	tates	"incurr	ed by an indivi	idual primarily for household purpose."
Filing Fee (Check one box	x)		I	one box: Debtor is a si	nall business	-	oter 11 Debtors ned in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to	individuals only	y). Must	Check		a small busi	ness debtor as	defined in 11 U.S.C. § 101(51D).
attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.			_{ial} 🔲 I	Debtor's agg			ated debts (excluding debts owed to insiders or affiliates) to adjustment on 4/01/16 and every three years thereafter).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat			BB.	Acceptances	ng filed with of the plan w	this petition. vere solicited process. § 1126(b).	repetition from one or more classes of creditors,
Statistical/Administrative Information * Debtor estimates that funds will be available	** Jonathan	Bierf	l eld 68237	7 ***	with 11 O.S	s.c. § 1120(b).	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distribut	erty is exclude	ed and	administrati		es paid,		
Estimated Number of Creditors			П	П	П	П	
1- 50- 100- 200- 49 99 199 999		001- 000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	
Estimated Assets So to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10	,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More then	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10 to \$10 to \$ million mill	50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		
So to	\$1,000,001 \$10 to \$10 to \$,000,001	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		

Case 9:13-bk-16089-FMD Doc 1 Filed 12/09/13 Page 2 of 46

B1 (Official For	m 1)(04/13)		Page 2
Voluntary	y Petition	Name of Debtor(s): Rickelmann, Clint Gregory	
(This page mu.	st be completed and filed in every case)	Mickellianii, Olint Gregory	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	nn one, attach additional sheet)
Name of Debto - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)
forms 10K ar pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice December 9, 2013
		Jonathan Bierfeld 68237	s) (Date)
	Exh	ibit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?
(T) 1		ibit D	(F 1777 D)
_	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made		a separate Exhibit D.)
If this is a join		a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	•	
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse	ets in this District for 180 in any other District.
	There is a bankruptcy case concerning debtor's affiliate, go		_
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	ant in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgment for	r possession was entered, and
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	due during the 30-day period
I 🗆	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. § 362(1))	_

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Clint Gregory Rickelmann

Signature of Debtor Clint Gregory Rickelmann

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 9, 2013

Date

Signature of Attorney*

X /s/ Jonathan Bierfeld

Signature of Attorney for Debtor(s)

Jonathan Bierfeld 68237

Printed Name of Attorney for Debtor(s)

Martin Law Firm, P.L.

Firm Name

3701 Del Prado Blvd. Cape Coral, FL 33904

Address

239-443-1094 Fax: 239-443-1168

Telephone Number

December 9, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Rickelmann, Clint Gregory

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		_	
•	~		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Florida

		Middle District of Florida		
In re	Clint Gregory Rickelmann		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or

☐ Active military duty in a military combat zone.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

through the Internet.);

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Clint Gregory Rickelmann

Clint Gregory Rickelmann

Date: December 9, 2013

Page 2

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Clint Gregory Rickelmann		Case No.	
-		Debtor		
			Chapter	7
			Chapter	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,916.81		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		95,411.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,992.05
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,778.55
Total Number of Sheets of ALL Schedu	iles	13			
	T	otal Assets	4,916.81		
			Total Liabilities	95,411.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Middle District of Florida

	Whate District of Fig.	riua
In re	Clint Gregory Rickelmann	Case No.
	Debtor	 ,
		Chapter7
	STATISTICAL SUMMARY OF CERTAIN LIABILI	TIES AND RELATED DATA (28 U.S.C. § 159)
	f you are an individual debtor whose debts are primarily consumer debts, as a case under chapter 7, 11 or 13, you must report all information requested be	

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	26,458.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	26,458.00

State the following:

Average Income (from Schedule I, Line 16)	2,992.05
Average Expenses (from Schedule J, Line 18)	3,778.55
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,866.18

State the following:

_ state the roll wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		95,411.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		95,411.00

	Case 9:13-bk-16089-	FMD Doc 1 Filed	12/09/13 Page	8 of 46	
B6A (Offic	ial Form 6A) (12/07)				
In re	Clint Gregory Rickelmann		Case No.		
•		Debtor	 ,		
	SCHE	DULE A - REAL PR	ROPERTY		
cotenant, the debto: "J," or "C "Descript	cept as directed below, list all real property in whi community property, or in which the debtor has a r's own benefit. If the debtor is married, state whet " in the column labeled "Husband, Wife, Joint, or ion and Location of Property." not include interests in executory contracts an	life estate. Include any proper ther husband, wife, both, or the Community." If the debtor hol	ty in which the debtor hole marital community own t ds no interest in real prope	ds rights and power the property by play erty, write "None"	ers exercisable for acing an "H," "W," under
Unexpire If a claims to	ed Leases. In entity claims to have a lien or hold a secured in hold a secured interest in the property, write "Nor petition is filed, state the amount of any exemption	terest in any property, state the	amount of the secured cla ount of Secured Claim." If	aim. See Schedule the debtor is an in	D. If no entity ndividual or
	Description and Location of Property	Nature of Debtor's Interest in Property	Wife, Debtor	nt Value of c's Interest in crty, without g any Secured or Exemption	Amount of Secured Claim
	None				
			Sub-Total >	0.00	(Total of this page)

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

0.00

Total >

B6B (Official Form 6B) (12/07)

In re	Clint Gregory Rickelmann	Case No	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property		N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio	
1.	Cash on hand	X				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Iberia	Checking xx6451	-	891.81	
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Secu	rity Deposit and Last Month's Rent	J	1,200.00	
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedro Kitche Other	Room: 2 bookcases, chair, dvd player, router. com: 2 dressers, tv, crib. en: dishes, mixer. Rooms: computer, 2 vacuum cleaners, tools, r tools.	-	1,475.00	
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	books	5	-	20.00	
6.	Wearing apparel.	clothi	ng	-	100.00	
7.	Furs and jewelry.	wedd	ing band	-	100.00	
8.	Firearms and sports, photographic, and other hobby equipment.	2 rev	olvers, 2 shotguns, pistil	-	1,100.00	
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10.	Annuities. Itemize and name each issuer.	X				
			(Tota	Sub-Total of this page)	al > 4,886.81	

2 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

Three Clint Gregory Nickellianii Case No.	In re	Clint Gregory Rickelmann	Case No.
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Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2013 Tax Refu	nd	J	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			ŗ	Sub-Tota Total of this page)	al > 0.00
	4		(Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Clint Gregory Rickelmann Case No
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Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	dog		-	5.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	herb	garden and gardenting tools	-	25.00
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Clint Gregory Rickelmann		Case No	
		ъ 1	- /	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certifiberia Checking xx6451	icates of Deposit Fla. Stat. Ann. § 222.25(4)	891.81	891.81
Security Deposits with Utilities, Landlords, and Others Security Deposit and Last Month's Rent	11 U.S.C. § 522(b)(3)(B)	1,200.00	1,200.00
Household Goods and Furnishings Living Room: 2 bookcases, chair, dvd player, router. Bedroom: 2 dressers, tv, crib. Kitchen: dishes, mixer. Other Rooms: computer, 2 vacuum cleaners, tools, power tools.	Fla. Stat. Ann. § 222.25(4)	1,475.00	1,475.00
Books, Pictures and Other Art Objects; Collectibles books	Fla. Const. art. X, § 4(a)(2)	20.00	20.00
Wearing Apparel clothing	Fla. Const. art. X, § 4(a)(2)	100.00	100.00
Furs and Jewelry wedding band	Fla. Const. art. X, § 4(a)(2)	100.00	100.00
Firearms and Sports, Photographic and Other Hobby E 2 revolvers, 2 shotguns, pistil	<u>Equipment</u> Fla. Stat. Ann. § 222.25(4)	1,100.00	1,100.00
Other Liquidated Debts Owing Debtor Including Tax Re 2013 Tax Refund	efund Fla. Const. art. X, § 4(a)(2) Fla. Stat. Ann. § 222.25(4)	750.00 533.19	Unknown
Animals dog	Fla. Const. art. X, § 4(a)(2)	5.00	5.00
Farming Equipment and Implements herb garden and gardenting tools	Fla. Const. art. X, § 4(a)(2)	25.00	25.00

T-4-1. 6 200 00	
Total: 6 200 00	4 916 81

B6D (Official Form 6D) (12/07)

In re	Clint Gregory Rickelmann		Case No.	
		Debtor	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLXGENT	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				╹	T E			
			Value \$		D			
Account No.				П				
			Value \$	Ш				
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubte iis p		- 1		
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

B6E (Official Form 6E) (4/13)

•			
In re	Clint Gregory Rickelmann	Case No.	
•		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Clint Gregory Rickelmann		Case No	
_		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

..........

☐ Check this box if debtor has no creditors holding unsecured	ed c	laın	ns to report on this Schedule F.				
CREDITOR'S NAME,	CREDITOR'S NAME,						
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT L NG ENT	ZGD_D	- の ロ コ ト 田 ロ	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx2645			Opened 6/01/03 Last Active 10/31/13	T			
Bank Of America Po Box 982235 El Paso, TX 79998		-	Credit Card		D		16,634.00
Account No. xxxxxxxxxxxxxxxxxxx313			Opened 3/01/02 Last Active 11/20/13	П			
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational				26,458.00
Account No. xxxxx5939			Opened 11/01/06 Last Active 10/11/13	H	\vdash	\dashv	·
Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680	х	-	Credit Line Secured				52,319.00
Account No.				H		\dashv	
continuation sheets attached			S (Total of the	Subto his p			95,411.00
Total (Report on Summary of Schedules) 95,411.00							

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Martha Paquin 1225 Rose Petal lane Naples, FL 34105

B6G (Official Form 6G) (12/07)

Residental Lease for Real Property Located at: 151 Forest Lakes Blvd. Naples, FL 34105

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In re Clint Gregory Rickelmann Case No.____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

Sara Seppi
1286 Crown Court, Apt 8
De Pere, WI 54115

Suncoast Cu
Attention: Bankruptcy
Po Box 11904
Tampa, FL 33680

B6I (Off	icial Form 6I) (12/07)			
In re	Clint Gregory Rickelmann		Case No.	
		Dobtor(s)	-	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS O	F DEBTO	R AND SPOU	SE		
Married		RELATIONSHIP(S): Son		AGE(S): Newbo	rn		
Employment:		DEBTOR			SPOUSE		
Occupation	Un	nemployed	Teach	er			
Name of Employer		nemployed			ard of Collie	Count	V
How long employed		- 1 -7	9 Year				,
Address of Employer				Pine Ridge F s, FL 34109			
INCOME: (Estimate of average	e or pro	jected monthly income at time case filed)		D	EBTOR		SPOUSE
		mmissions (Prorate if not paid monthly)		\$	0.00	\$	3,916.66
2. Estimate monthly overtime	,	,		\$	0.00	\$	0.00
3. SUBTOTAL				\$	0.00	\$	3,916.66
							0,0.0.00
4. LESS PAYROLL DEDUCT	ZIONS						
a. Payroll taxes and socia		V		\$	0.00	\$	783.97
b. Insurance	ir securit,	J		\$	0.00	\$ 	29.77
c. Union dues				\$	0.00	\$	0.00
	FRS Pe	ension Plan		\$	0.00	\$	110.87
di Guiei (Specify).				\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLI	L DEDU	CTIONS		\$	0.00	\$	924.61
6. TOTAL NET MONTHLY T	TAKE H	OME PAY		\$	0.00	\$	2,992.05
7. Regular income from operat	ion of bu	usiness or profession or farm (Attach detailed states	ment)	\$	0.00	\$	0.00
8. Income from real property				\$	0.00	\$	0.00
9. Interest and dividends				\$	0.00	\$	0.00
dependents listed above		ayments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government	ent assis	tance					
(Specify):				\$	0.00	\$	0.00
				\$	0.00	\$	0.00
12. Pension or retirement inco	me			\$	0.00	\$	0.00
13. Other monthly income							
(Specify):				\$	0.00	\$	0.00
				\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROU	IGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY I	NCOME	(Add amounts shown on lines 6 and 14)		\$	0.00	\$	2,992.05
16. COMBINED AVERAGE	MONTH	ILY INCOME: (Combine column totals from line 1	15)		\$	2,992.	05

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor is currently unemployed.

B6J (Off	icial Form 6J) (12/07)			
In re	Clint Gregory Rickelmann		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
	Ψ	1,200.00
a. Are real estate taxes included? Yes No X b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	148.50
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	279.50
3. Home maintenance (repairs and upkeep)	\$	30.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	234.00
e. Other	Φ	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	¢.	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan) a. Auto	\$	0.00
b. Other Wife's Monthly Car Payments	\$ 	341.55
c. Other	\$ 	0.00
14. Alimony, maintenance, and support paid to others	ф •	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	165.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,778.55
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ ——	0,770.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Tono		
20. STATEMENT OF MONTHLY NET INCOME	=	
a. Average monthly income from Line 15 of Schedule I	\$	2,992.05
b. Average monthly expenses from Line 18 above	\$	3,778.55
c. Monthly net income (a. minus b.)	\$	-786.50

B6J (Official Form 6J) (12/07)		
In re Clint Gregory Rickelmann	Case No.	
Debt	tor(s)	
SCHEDULE J - CURRENT EXPENDITU	RES OF INDIVIDUAL DEBTOR(S)	
Detailed Expense	Attachment	
Other Utility Expenditures:		
Cell phone	\$	197.50
Internet/Cable	\$	82.00
Total Other Utility Expenditures	\$	279.50
Other Expenditures:		
Pet Care	\$	90.00
Personal Hygiene	\$	50.00
Grooming/Haircuts/Nails	\$	25.00
Total Other Expenditures	\$	165.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

In re

Clint Gregory Rickelmann

United States Bankruptcy Court Middle District of Florida

Case No.

			Debtor(s)	Chapter	7
		ONCERN			P.G
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL.	ES
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of15
Date	December 9, 2013	Signature	/s/ Clint Gregory Rickelmar Clint Gregory Rickelmar Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Middle District of Florida

In re	Clint Gregory Rickelmann		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$43,041.23 2013 Gross Wages (Jan-Nov) - H

\$92,832.00 2012 AGI Gross Return \$50,584.00 2011 AGI Joint Return

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Bank Of America Po Box 982235 El Paso, TX 79998	DATES OF PAYMENTS 9/5/13, 9/28/13, 10/31/13	AMOUNT PAID \$3,500.00	AMOUNT STILL OWING \$16,634.00
Alpena Alcona Area CU PO Box 279 Oscoda, MI 48750	9/30/13 (\$330), 10/28/13 (\$330) 11/5/13 (\$6,043.75; Paid off car loan with proceeds of sale)	\$6,703.75	\$0.00
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773	\$307.51 monthly student loan	\$922.53	\$26,458.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL DATE OF PAYMENT RELATIONSHIP TO DEBTOR AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Suncoast Schools FCU v. Clint Rickelmann Civil Suit Collier County Final 11-CA-1082 Judgment: December 2011

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

Suncoast Cu

Attention: Bankruptcy Po Box 11904 Tampa, FL 33680

Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680

DESCRIPTION AND VALUE OF

DATE OF SEIZURE PROPERTY **Current Garnishment**

Monthly Garnishment \$8,000 Total

Sheriff's office has seized computers and firearms listed in Schedule B. Estimated Total Value: \$1,200.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Martin Law Firm, P.L. 3701 Del Prado Blvd S. Cape Coral, FL 33904

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR 11/8/13

OR DESCRIPTION AND VALUE OF PROPERTY Attornev's Fees: \$1.500 Filing Fee: \$306 Credit Report: \$33

Credit Counseling: \$24

AMOUNT OF MONEY

Debthelper.com 1325 N. Congress Avenue Suite 201 West Palm Beach, FL 33401 11/12/13

10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR Darah Rickelmann

DATE September 2013

AND VALUE RECEIVED Transferred \$4,800 into wife's account. \$3,600 was

DESCRIBE PROPERTY TRANSFERRED

transferred back to debtor.

151 Forest Lakes Blvd Naples, FL 34105

Wife

Darah Rickelmann November 2013 \$3,756.25 to wife to make downpayment on family

car.

151 Forest Lakes Blvd Naples, FL 34105

Wife

Unknown 11/5/13 Sold Chevy Malibu Value Received: \$9,000

Unknown

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

5

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Alpena Alcona Area CU PO Box 279 Oscoda, MI 48750 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Car Loan for Chevy Malibu Proceeds from sale of vehicle went to pay off car loan. Lender was paid \$6,043.75.

AMOUNT AND DATE OF SALE OR CLOSING 11/5/13 Proceeds from sale of vehicle went to pay off car loan.

Closed with zero balance.

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 280 Quail Forest Blvd. #312 Naples FL 34105 NAME USED Clint Gregory Rickelmann DATES OF OCCUPANCY June 2011 - July 2013

4435 12th Street, NE Naples, FL 34120 Clint Gregory Rickelmann

November 2002 - June 2011

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

IOTICE I AW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

7

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS F

BEGINNING AND

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a List the d

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

8

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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B7 (Official Form 7) (04/13)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 9, 2013

Signature /s/ Clint Gregory Rickelmann

Clint Gregory Rickelmann

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Middle District of Florida

	Middle District of Florida	
In re Clint Gregory Rickelmann		Case No.
	Debtor(s)	Chapter 7
PART A - Debts secured by proper	INDIVIDUAL DEBTOR'S STATEMENT of the estate. (Part A must be fully come additional pages if necessary.)	ENT OF INTENTION upleted for EACH debt which is secured by
Property No. 1		
Creditor's Name: -NONE-	Describe Proper	ty Securing Debt:
Property will be (check one): ☐ Surrendered	☐ Retained	
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	neck at least one): (for example, avoid lien using 11 U	.S.C. § 522(f)).
Property is (check one): ☐ Claimed as Exempt	☐ Not claimed a	s exempt
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three columns of Part E	s must be completed for each unexpired lease.
Property No. 1		
Lessor's Name: Martha Paquin	Describe Leased Property: Residental Lease for Real Property Located at: 151 Forest Lakes Blvd. Naples, FL 34105	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ■ YES □ NO
I declare under penalty of perjury the personal property subject to an unexp		y property of my estate securing a debt and/or
Date December 9, 2013	Signature /s/ Clint Gregory Rick Debtor	

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court

			maprej court		
	Middle Di	strict	of Florida		
In re	Clint Gregory Rickelmann		Case No.		
		Debt	or(s) Chapter	7	
	CERTIFICATION OF NOTIC UNDER § 342(b) OF T			R(S)	
	Certificat	tion (of Debtor		
Code.	I (We), the debtor(s), affirm that I (we) have received an	nd rea	d the attached notice, as required	by § 342	2(b) of the Bankruptcy
Clint G	Gregory Rickelmann	X	/s/ Clint Gregory Rickelmann		December 9, 2013
Printed	d Name(s) of Debtor(s)		Signature of Debtor		Date
Case N	No. (if known)	X			
			Signature of Joint Debtor (if any	7)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Middle District of Florida

In re	Clint Gregory Rickelmann		Case No.	
		Debtor(s)	Chapter	7
	VERIFICA	ATION OF CREDITOR	R MATRIX	
The ab	pove-named Debtor hereby verifies that the a	attached list of creditors is true and	correct to the best	of his/her knowledge.
Date:	December 9, 2013	/s/ Clint Gregory Rickelmann Clint Gregory Rickelmann Signature of Debtor		
of my	Jonathan Bierfeld 68237 , counsel r Address List consisting of 1 page(s) ha knowledge. I further declare that the attached ditors and parties in interest as related to me liments may be made.	s been verified by comparison to S ed Master Address List can be relic	Schedules D through ed upon by the Cler	n H to be complete, to the best k of Court to provide notice to
Date:	December 9, 2013	/s/ Jonathan Bierfeld Signature of Attorney Jonathan Bierfeld 68237 Martin Law Firm, P.L. 3701 Del Prado Blvd. Cape Coral, FL 33904		

239-443-1094 Fax: 239-443-1168

Clint Gregory Rickelmann 151 Forest Lakes Blvd Naples, FL 34105 Suncoast Schools FCU c/o Kass Shuler, PA PO Box 800 Tampa, FL 33601

Jonathan Bierfeld Martin Law Firm, P.L. 3701 Del Prado Blvd. Cape Coral, FL 33904

Bank Of America Po Box 982235 El Paso, TX 79998

Bank of America Consumer Credit NC4-105-03-69 4161 Piedmont Parkway Greensboro, NC 27410

Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773

Sallie Mae PO Box 9532 Wilkes Barre, PA 18773

Sara Seppi 1286 Crown Court, Apt 8 De Pere, WI 54115

Suncoast Cu Attention: Bankruptcy Po Box 11904 Tampa, FL 33680

Suncoast Schools FCU 6801 E. Hillsborough Ave. Tampa, FL 33610

United States Bankruptcy Court Middle District of Florida

In r	e Clint Gregory Rickelmann		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	ATION OF ATTOR	NEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of one	f the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
				1,500.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	0.00
2.	\$_306.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation	ation with any other person t	inless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
6.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspects	of the bankruptcy of	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors at d. [Other provisions as needed] Negotiations with secured creditors to reduce agreements and applications as needed. 	ent of affairs and plan which and confirmation hearing, and	may be required; d any adjourned hea	rings thereof;
7.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any discharge other adversary proceeding or contested motion preparation and filing of motions pursuant to 1 to different chapter, evidentiary hearings, post	eability actions, judicial lie ons, contested objections 1 USC 522(f)(2)(A) for ave	n avoidances, reli to claims of exem oidance of liens or	ptions by trustee or creditors, n household goods, conversion
	(CERTIFICATION		
	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	reement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Date	ed: December 9, 2013	/s/ Jonathan Bierfe	ld	
Date	December 3, 2010	Jonathan Bierfeld 6	8237	
		Martin Law Firm, P.		
		3701 Del Prado Bly Cape Coral, FL 339		
		239-443-1094 Fax		

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re Clint Gregory Rickelmann	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
171	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF M	ION	THLY INCO	ME FOR § 707(b)(7) E	XCLUSION		
	Marital/filing status. Check the box that applies a		•	•	ement	t as directed.		
	a. Unmarried. Complete only Column A ("D							
	b. Married, not filing jointly, with declaration							
2	"My spouse and I are legally separated under purpose of evading the requirements of § 707							
	for Lines 3-11.	(0)(1	2)(12) 01 010 2011111	prej code. comprete	01115			,
	c. Married, not filing jointly, without the decl	aratio	on of separate hous	eholds set out in Line 2	b abo	ve. Complete b	oth	Column A
	("Debtor's Income") and Column B ("Spot							
	d. Married, filing jointly. Complete both Colu				1		for l	
	All figures must reflect average monthly income recalendar months prior to filing the bankruptcy case					Column A		Column B
	the filing. If the amount of monthly income varied	l dur	ing the six months,			Debtor's Income		Spouse's Income
	six-month total by six, and enter the result on the a							
3	Gross wages, salary, tips, bonuses, overtime, con				\$	2,336.09	\$	2,530.09
	Income from the operation of a business, profesenter the difference in the appropriate column(s) of							
	business, profession or farm, enter aggregate numb							
	not enter a number less than zero. Do not include	any	part of the busine	ess expenses entered on				
4	Line b as a deduction in Part V.		Debtor	Spouse	1			
	a. Gross receipts	\$	0.00		1			
	b. Ordinary and necessary business expenses	\$	0.00		-1 I			
	c. Business income	•	btract Line b from		\$	0.00	\$	0.00
	Rent and other real property income. Subtract I the appropriate column(s) of Line 5. Do not enter							
	part of the operating expenses entered on Line l							
5			Debtor	Spouse				
	a. Gross receipts	\$	0.00		4			
	b. Ordinary and necessary operating expenses c. Rent and other real property income		0.00 btract Line b from 1		\$	0.00	\$	0.00
6	Interest, dividends, and royalties.	Du	order Eme o from t	Line u	\$	0.00		0.00
7	Pension and retirement income.				\$	0.00		0.00
	Any amounts paid by another person or entity,	on a	regular basis, for	the household	Ψ	0.00	Ψ	0.00
	expenses of the debtor or the debtor's dependen							
8	purpose. Do not include alimony or separate main							
	spouse if Column B is completed. Each regular pa if a payment is listed in Column A, do not report to	-	_		\$	0.00	\$	0.00
	Unemployment compensation. Enter the amount							
	However, if you contend that unemployment comp	ensa	tion received by yo	ou or your spouse was a				
9	benefit under the Social Security Act, do not list the or B, but instead state the amount in the space below.		nount of such comp	ensation in Column A				
	Unemployment compensation claimed to	<i>5</i> 			1			
	be a benefit under the Social Security Act Debto	or\$	0.00 Spc	ouse \$ 0.00	\$	0.00	\$	0.00
	Income from all other sources. Specify source an							
	on a separate page. Do not include alimony or sej spouse if Column B is completed, but include all							
	maintenance. Do not include any benefits receive							
10	received as a victim of a war crime, crime against	huma	anity, or as a victim	of international or				
10	domestic terrorism.		Debtor	Spouse	1			
	a.	\$	Debioi	\$	1			
	b.	\$		\$				
	Total and enter on Line 10				\$	0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(ф	2 220 00	¢	0.500.00
	Column B is completed, add Lines 3 through 10 in	ı Col	umn B. Enter the t	total(s).	\$	2,336.09	Þ	2,530.09

B22A (Official Form 22A) (Chapter 7) (04/13)

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		4,866.18
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 1 enter the result.	2 and \$	58,394.16
14	Applicable median family income. Enter the median family income for the applicable state and household s (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court		
	a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3	\$	54,934.00
15	 Application of Section 707(b)(7). Check the applicable box and proceed as directed. □ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presurtop of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. ■ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. 	1	ot arise" at the

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	ATION OF CUE	RREN'	T MONTHLY INCOM	ME FOR § 707(b)(2)	
16	Enter the amount from Line 12.					\$	4,866.18
17	Marital adjustment. If you checked Column B that was NOT paid on a dependents. Specify in the lines bell spouse's tax liability or the spouse's amount of income devoted to each not check box at Line 2.c, enter zer	regular basis for the low the basis for excl s support of persons of purpose. If necessary	househouding the hother the	old expenses of the debtor or ne Column B income (such a an the debtor or the debtor's of ditional adjustments on a sep	the debtor's s payment of the dependents) and the		
	a. b. c. d. Total and enter on Line 17			\$ \$ \$		\$	0.00
18	Current monthly income for § 70	7(b)(2). Subtract Lin	ne 17 fro	om Line 16 and enter the resu	ılt.	\$	4,866.18
	Part V. C.	ALCULATION	OF D	EDUCTIONS FROM	INCOME		
	Subpart A: Dec	ductions under St	andaro	ls of the Internal Revenu	ie Service (IRS)		
19A	National Standards: food, clothing Standards for Food, Clothing and C at www.usdoj.gov/ust/ or from the that would currently be allowed as additional dependents whom you so	Other Items for the appearance of the bankrupt exemptions on your	plicable cy cour	e number of persons. (This in the contract of	formation is available persons is the number	\$	1,234.00
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tay return, plus the number of any additional dependents whom						
	Persons under 65 year a1. Allowance per person		a2.	Persons 65 years of age Allowance per person	or older		
	b1. Number of persons c1. Subtotal		b2.	Number of persons Subtotal	0.00	\$	180.00
20A	Local Standards: housing and uti Utilities Standards; non-mortgage of available at www.usdoj.gov/ust/ or the number that would currently be	lities; non-mortgage expenses for the apple from the clerk of the	e expenicable c bankru	ses. Enter the amount of the bunty and family size. (This ptcy court). The applicable family size for the second size of the se	IRS Housing and information is amily size consists of	4	.55.00
	any additional dependents whom yo		.115 O11 y	our rederar meome tax return	, plus the number of	\$	613.00

In the IRS Housing and Utilities Standards: mortgage/result expenses \$ 1,666.00	20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy counted that would currently be allowed as exemptions on your feed any additional dependents whom you support); enter on Line be the total debts secured by your home, as stated in Line 42; subtract Line be from not enter an amount less than zero.	n is nsists of umber of its for any				
Local Standards: transportation: yehicle operation/public transportation expenses of which you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Local Standards: transportation: yehicle operation/public transportation expenses. On the through the allowance to which you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: Local Standards: transportation: yehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. Use of the proper transportation of the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These anounts are available at www.usdoj.gov/ust/ or from the clerk of the bankrupty court.) \$ 488.00 Local Standards: transportation; and you contend that you are entitled to an additional deduction for you claim an ownership lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of which be applicable at www.usdoj.gov/ust/ or from the clerk of the bankruptycy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "20 or more." Box in Line 23.			\$	1,666.00			
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. D			\$	0.00			
21 Standards: transportation expenses are included as a contribution to which you are entitled, and state the basis for your contention in the space below: Cocal Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or included as a contribution to your household expenses in Line 8.		c. Net mortgage/rental expense	Subtract Line b from Line a.		\$	1,666.00	
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 0	21	20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are	led under the IRS Housing and Ut	ilities	\$	0.00	
You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 0		Local Standards: transportation: vehicle operation/public transport	tation expense.		Ψ	0.00	
If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) \$ 488.00 Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses or a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation, and you contend that you are entitled to an additional deduction for you public transportation. (This amount is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expenses; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expenses. (You may not claim an ownership/lease expense for more than two vehicles.) D	22A	You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8					
Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ 488.00 Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) Local Standards: transportation ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle a stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. [a. IRS Transportation Standards, Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or Wehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2" or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a "="" href="https:</td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1		Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or					
you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1	22B	for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy				0.00	
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. [a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. \$ 0.00 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. [a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle \$ 0.00 Average Monthly Payment for any debts secured by Vehicle \$ 0.00 C. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$ 0.00 Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social		Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two					
(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle \$ 0.00 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle \$ 0.00 Average Monthly Payment for any debts secured by Vehicle \$ 0.00 Color Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social							
a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. \$ 0.00 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42 \$ 0.00 Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social	23	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter					
b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. O.00 Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social			\$	0.00			
Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ 0.00 Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42 C. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social			\$	0.00			
the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs		1, us stated in Elife 12	•		\$	0.00	
Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social	24	the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter					
b. 2, as stated in Line 42 \$ 0.00 c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$ 0.00 Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social			\$	0.00			
c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$ 0.00 Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social			\$	0.00			
state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social		2, as stated in Elife 12			\$	0.00	
	25	state and local taxes, other than real estate and sales taxes, such as inco	ome taxes, self employment taxes,		\$	657.16	

26	Other Necessary Expenses: involuntary deductions for endeductions that are required for your employment, such as ro Do not include discretionary amounts, such as voluntary	etirement contributions, union dues, and uniform costs.	\$ 108.27
27	Other Necessary Expenses: life insurance. Enter total ave life insurance for yourself. Do not include premiums for in any other form of insurance.	rage monthly premiums that you actually pay for term surance on your dependents, for whole life or for	\$ 0.00
28	Other Necessary Expenses: court-ordered payments. Enterpay pursuant to the order of a court or administrative agency include payments on past due obligations included in Lin	y, such as spousal or child support payments. Do not	\$ 0.00
29	Other Necessary Expenses: education for employment or the total average monthly amount that you actually expend f education that is required for a physically or mentally challe providing similar services is available.	or education that is a condition of employment and for	\$ 0.00
30	Other Necessary Expenses: childcare. Enter the total aver childcare - such as baby-sitting, day care, nursery and presch		\$ 0.00
31	Other Necessary Expenses: health care. Enter the total aver health care that is required for the health and welfare of your insurance or paid by a health savings account, and that is in include payments for health insurance or health savings a	rself or your dependents, that is not reimbursed by excess of the amount entered in Line 19B. Do not	\$ 70.00
32	Other Necessary Expenses: telecommunication services. actually pay for telecommunication services other than your pagers, call waiting, caller id, special long distance, or intermediate or that of your dependents. Do not include any amount of the control of the	basic home telephone and cell phone service - such as net service - to the extent necessary for your health and	\$ 60.00
33	Total Expenses Allowed under IRS Standards. Enter the	total of Lines 19 through 32.	\$ 5,076.43
24	Health Insurance, Disability Insurance, and Health Savin the categories set out in lines a-c below that are reasonably rependents.		
34	a. Health Insurance \$	29.77	
	b. Disability Insurance \$	0.00	
	c. Health Savings Account \$	0.00	\$ 29.77
	Total and enter on Line 34. If you do not actually expend this total amount, state your below: \$	actual total average monthly expenditures in the space	
35	Continued contributions to the care of household or fami expenses that you will continue to pay for the reasonable and ill, or disabled member of your household or member of you expenses.	d necessary care and support of an elderly, chronically	\$ 0.00
36	Protection against family violence. Enter the total average actually incurred to maintain the safety of your family under other applicable federal law. The nature of these expenses is	the Family Violence Prevention and Services Act or	\$ 0.00
37	Home energy costs. Enter the total average monthly amour Standards for Housing and Utilities, that you actually expentrustee with documentation of your actual expenses, and claimed is reasonable and necessary.	d for home energy costs. You must provide your case	\$ 0.00
38	Education expenses for dependent children less than 18. actually incur, not to exceed \$156.25* per child, for attendar school by your dependent children less than 18 years of age.	ice at a private or public elementary or secondary	
	documentation of your actual expenses, and you must expenses and not already accounted for in the IRS Stand	plain why the amount claimed is reasonable and	\$ 0.00

 $^{^{*}}$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			0.00		
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).			10.00		
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines	34 through 40	\$	39.77		
	Subpart C: Deductions for Debt Payment					
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
	Name of Creditor Property Securing the Debt A	verage Monthly Payment include taxes or insurance?				
	aNONE-	□yes □no				
		otal: Add Lines	\$	0.00		
43	motor vehicle, or other property necessary for your support or the support of your your deduction 1/60th of any amount (the "cure amount") that you must pay the c payments listed in Line 42, in order to maintain possession of the property. The c sums in default that must be paid in order to avoid repossession or foreclosure. Li the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt					
	1 7 8	1/60th of the Cure Amount \$				
		Total: Add Lines	\$	0.00		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			0.00		
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
45	 a. Projected average monthly chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) 	5.20				
	the bankrupte's court.)	tal: Multiply Lines a and b	\$	0.00		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.		\$	0.00		
Subpart D: Total Deductions from Income						
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 4	41, and 46.	\$	5,116.20		
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			4,866.18		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	5,116.20		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			-250.02		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			-15,001.20		

	Initial presumption determination. Check the applicable box and proceed as directed.						
52	■ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt	\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	\$					
55	Secondary presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly Amou	nt				
	a. Monthly Payment on Family Car	\$ 341.5	55				
	b.	\$					
	c. d.	\$ \$					
	Total: Add Lines a, b, c, and d	\$ 341.5	55				
	Part VIII. VERIFICATION	N	_				
57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)						
	Date: December 9, 2013 Signature: /s/ Clint Gregory Rickelmann Clint Gregory Rickelmann (Debtor)						

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 06/01/2013 to 11/30/2013.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Collier County Wages

Income by Month:

6 Months Ago:	06/2013	\$1,863.50
5 Months Ago:	07/2013	\$0.00
4 Months Ago:	08/2013	\$11,668.49
3 Months Ago:	09/2013	\$0.00
2 Months Ago:	10/2013	\$0.00
Last Month:	11/2013	\$484.54
	Average per month:	\$2,336.09

Remarks:

The Debtor is no longer employed at the School District.

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period 06/01/2013 to 11/30/2013.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Collier County Wages

Year-to-Date Income:

Starting Year-to-Date Income: \$26,033.50 from check dated 5/31/2013. Ending Year-to-Date Income: \$41,214.03 from check dated 11/30/2013.

Income for six-month period (Ending-Starting): \$15,180.53.

Average Monthly Income: \$2,530.09.